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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/894,274	06/27/2001	Marcellino Tanumihardja	14067.0067	5243
42292	7590	03/30/2011	EXAMINER	
Wolff & Samson PC Attn: Jeffrey M. Weinick One Boland Drive West Orange, NJ 07039			POINVIL, FRANTZY	
			ART UNIT	PAPER NUMBER
			3691	
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			03/30/2011	PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 09/894,274	<b>Applicant(s)</b> TANUMIHARDJA ET AL.	
	<b>Examiner</b> Frantzy Poinvil	<b>Art Unit</b> 3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 18 February 2011.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-3,5-25,27-46 and 48-81 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-3,5-25, 27-46, 48-81 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)         | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)         | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____   | 6) <input type="checkbox"/> Other: _____                          |

## **DETAILED ACTION**

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 2/18/2011 has been entered.

### ***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-3, 5-25, 27-46, 48-81 are rejected under 35 U.S.C. 103(a) as being unpatentable over Foladore (US Patent No. 5,914,472) considered with Joao et al (US Patent No. 6,539,725).

As per claims 1, 23, 45, 46, 65 and 78, Foladore et al discloses a system, method and computer program method for allowing a parent to set up an account for a child. Transaction limits for the child are set and monitor and may need an approval a parent. See the abstract of Foladore et al. Accordingly, Foladore et al disclose:

transmitting a managed message from a computational entity to a first device associated with a first user (such as the parent of a child) (see the abstract of Foladore et al) ; receiving, from the first user, at least one of the users, at least one a payment transaction authorization associated with input responsive to the managed message (see the abstract and column 3, lines 2-22 of Foladore et al) the payment transaction authorization from the first user being independent of a payment transaction authorization from the second user (column 3, lines 2-22); and

receiving an affirmative response in reply to the managed message from the first user a in response to a successful payment associated with the payment transaction authorization, the affirmative response from the first user being independent of a response from the second user. See the abstract and column 3, lines 2-43 of Foladore et al.

Foladore et al do not explicitly state transmitting the managed message to a second user. As per this limitation, it should be noted that a parent may be the mother of the child (a first user) and the father of the same child (being a second user). Thus, sending the message to both the first and second user would have been obvious to one of ordinary skill in the art as such is in the profile of the user associated with the child and/or parent account that the child is using. An approved message is therefore required from any of the parent.

Alternatively, it may have been required to also send the message to a user of the financial card so that the user is sent an alert message that the card is in use as claimed. This is taught by Joao et al. See the abstract and column 20, lines 29-67 of Joao et al.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings of Joao et al into the system, method and computer program product of Foladore et al in order to properly identify all parties associated with a particular account for fraud verification purposes.

As per claims 2-3, 5, 24-25, 27 and 48, the device being used in Foladore et al may be a paging device, a cell phone or a two way communication device such as a phone or fax or computer device. See column 3, lines 2-22. These devices transmit and receive voice, vocal or alpha numeric input/output.

As per claims 7, 9, 10, 11, 29, 31, 33, 50, 52, 54, 67 and 69, Foladore et al disclose that the involved transactions may comprise a debit or credit card transactions.

As per claims 6, 8, 12, 30, 34, 51, 55 and 68, Foladore et al do not explicitly state the financial transaction is an automatic check handling transaction. Joao et al provide performing banking and check handling transactions. See column 20, lines 29-67 of Joao et al. It would have been obvious to one of ordinary skill in the art at the time the invention was made to combine Joao et al with Foladore et al in order to facilitate a wide range of financial transactions to a user.

As per claims 13-16, 35-38, 56-59 and 70-73, both Foladore et al and Joao et al provide a profile containing financial information.

As per claims 17-20, 39-42, 60-62 and 74-76, see column 3, lines 2-22 of Foladore et al and column 18, lines 55-64 and column 20, lines 16-67 of Joao et al.

As per claims 21, 43, 63 and 77, the teachings of Foladore et al and Joao et al are discussed above. The teachings do not explicitly state the step of presenting the price being in conjunction with at least one message-structure item comprises all the recited items. Both Foladore et al and Joao et al teach the price and transaction information are presented and a reply is expected from the user. The Examiner submits that in the system of Joao et al, a plurality of financial transactions is affected and a message is transmitted to the user wherein the message is a visual, text or audio message. As per the specific types of items being claimed, the Examiner notes that such do not affect the functioning of the system of Joao et al as such are only types of data relevant to a type of financial transactions. Thus, the Examiner submits that no patentable differences exist. Incorporating such types of data in the system of Foladore et al and Joao et al would have been obvious to one of ordinary skill in the art at the time of the invention in order to inform a client or user to submit a response related to an approval/denial of a given type of transactions.

As per claims 22, 44 and 64, the teachings of Foladore et al. and Joao et al are discussed above. Joao et al do not explicitly teach transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises accepting input associated with the at least one payment transaction through the wireless device having a browser selected from the group that includes a WML capable browser, a CHTML capable browser, a Pocket IE HTML capable browser, a Palm Query Application

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capable browser and a voice XML capable browser. Joao et al teach that a plurality types of wireless devices may be used in their system. Note column 10, lines 3-14 and lines 42-67. Types of wireless devices having a browser capability are well known in the art at the time of applicant's invention. Joao et al further state communicating transaction data via the Internet. Note column 10, lines 3-14 of Joao et al. Incorporating a wireless device having a browser capability in the system, method and computer program product of Foladore et al and Joao et al would have been obvious to one of ordinary skill in the art at the time of the invention for instant communication purposes through the Internet so as to communicate transaction data to/from a client.

### ***Conclusion***

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (571) 272-6797. The examiner can normally be reached on Monday-Thursday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Frantzy Poinvil/  
Primary Examiner, Art Unit 3691

/FP/  
March 16, 2011